

REMARKS

Claims 1-29 are currently pending, and claims 1, 9, and 12 are independent. Claims 1, 7 and 8 stand rejected under 35 U.S.C. 103(a) as being unpatentable over U.S. Patent No. 4,831,526 to Luchs et al. (hereinafter referred to as “Luchs”) in view of U.S. Patent Application Publication No. 2003/0144884 to Mayaud (hereinafter referred to as “Mayaud”) and further in view of U.S. Patent No. 6,615,253 to Bowman-Amauh (hereinafter referred to as “Bowman-Amauh”). Claim 2 stands rejected under 35 U.S.C. 103(a) as being unpatentable over Luchs in view of Mayaud, and further in view of U.S. Patent No. 5,191,522 to Bosco et al. (hereinafter referred to as “Bosco”) and further in view of Bowman-Amauh. Claims 3-6 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Luchs in view of Mayaud and further in view of NetQuote.com (<http://web.archive.org/web/19991013070035/http://netquote.com>, hereinafter referred to as “NetQuote.com”) and further in view of Bowman-Amauh. Claims 9-13, 16, and 18-29 are rejected under 35 U.S.C. 103(a) as being unpatentable over Luchs et al. in view of Mayaud. Claim 15 stands rejected under 35 U.S.C. 103(a) as being unpatentable over Luchs in view of Mayaud and further in view of Bosco et al. Claims 14 and 17 are rejected under 35 U.S.C. 103(a) as being unpatentable over Luchs in view of Mayaud and further in view of NetQuote.com.

Applicants respectfully traverse the rejections in view of the remarks below. In addition, Applicants cancel claim 8. Applicants amend claims 1 and 12 to incorporate the subject matter of claim 8. No new matter is added.

Claim 1 relates to a method of providing a web-based graphical user interface for insurance applications that lack their own web-based graphical user interfaces, and includes an authorization feature. Specifically, as amended, claim 1 recites “receiving a request to access a legacy insurance application lacking a web-based GUI support from a first user” and “when the request has no authorization to access the legacy insurance application, … providing an option to refer the legacy insurance application to a second user that has the authorization to access the legacy insurance application.”

The cited references do not teach or suggest this subject matter. The Action asserts that Luchs describes referral of insurance applications generally, in that Luchs describes that applications for insurance can be forwarded to underwriters for approval. The Action further asserts that Luchs “discloses a method wherein: (a) receiving the request to access the legacy insurance application comprises receiving the request from a first user, (Luchs, Fig. 2A. col 6, lines 13-24; col. 6, line 65 through col.7 line 27; claim 2); and (b) providing the option to refer the legacy insurance application comprised providing the option to refer the legacy insurance application to a second user that has the authorization to access the legacy insurance application, (Luchs, Fig. 2A. col. 6, lines 13-24; col 6, line 65 through col. 7, line 27; Claim 2).” Applicants disagree.

Applicants have carefully reviewed the cited passages and figures in Luchs, which describe determining “the level of access to which [a] particular user is entitled”, “the confidentiality of individual clients”, and user access after a user enters the system. They do not teach or suggest providing an *option to refer* an application to a second user upon determining that a first user’s request has no authorization to access an application. Yet this is explicit subject matter of claim 1. Neither Maynaud, Bowman-Amauh, Bosco, or NetQuote.com cure this deficiency. Thus, no combination of the cited references teaches or suggests the subject matter recited in claim 1.

Therefore, Applicants request reconsideration and withdrawal of the § 103 rejection of amended independent claim 1. Claims 2-7 depend on independent claim 1, and add further limitations, thereto. Applicants therefore request reconsideration and withdrawal of the § 103 rejections of these claims, too.

Claim 9 relates to a method for providing remote enrollment to an umbrella insurance policy using a graphical user interface. In particular, claim 9 recites “displaying a forms screen showing a list of derived forms on the umbrella insurance policy...” The Action asserts that Luchs discloses this exact subject matter in “Fig. 1, 2A-F, 10A-11F; col. 8, line 8 through col. 9, line 51.” Applicants disagree. The cited sections and figures refer to a data flow process that controls the data fields needed for a given insurance application, and the order in which information is sought to populate those fields. The cited references and figures fail to describe, teach, or suggest displaying

a forms screen as explicitly recited in independent claim 9. Thus, Applicants request reconsideration and withdrawal of the § 103 rejection of independent claim 9. Claim 10 depends on claim 9 and claim 11 depends on claim 10, each adding further limitations to the claims from which they depend. Thus, Applicants request reconsideration and withdrawal of the § 103 rejection of these claims, too.

Amended independent claim 12 relates to a security system for preventing improper access to insurance applications via a web-based user interface. Claim 12, as amended, recites a two-step authorization process. The claim recites a user requesting to use the web-based user interface. The claim further recites the user requesting to access a particular insurance application after being granted access to the web-based user interface. The claim recites that the user is granted access if the request to access the particular insurance application includes an authorization to do so. Otherwise, the user is notified that access is denied, and provided the option to refer the particular insurance application to a second user that has the authorization to access the particular insurance application.

As set forth above, neither Luchs, Mayaud, Bosco, nor NetQuote.com describe or suggest the provision of an option to refer the request by a first user to access a particular record to a second user who is authorized to access the data in cases in which the first user does not have authority to access the particular record. Thus, Applicants request reconsideration and withdrawal of the § 103 rejection claim 12. Claims 13-29 depend from claim 12, directly or indirectly and add further limitations thereto. Applicants therefore request reconsideration and withdrawal of the § 103 rejections of these claims, too.

In view of the above amendment and remarks, Applicants believe the pending application is in condition for allowance.

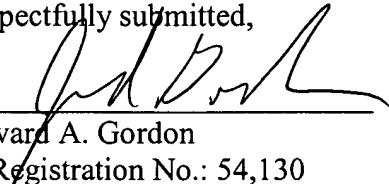
Application No. 09/909,866
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After Final Office Action of June 7, 2006

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Applicants believe no fee is due with this response other than as reflected on the enclosed Amendment Transmittal Letter. However, if a fee is due, please charge our Deposit Account No. 18-1945, under Order No. SPLT-P01-005 from which the undersigned is authorized to draw.

Dated: October 10, 2006

Respectfully submitted,

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